

# Deposit Rates

Rates as of 3.16.20

For more information, please call 906.482.0404 or toll-free 866.482.0404

## Personal Checking and Savings Rates

Product	Interest Rate	APY
Personal Savings	0.05%	0.05%
Personal NOW Checking	0.05%	0.05%
Senior NOW Checking	0.05%	0.05%
Christmas Club	0.05%	0.05%
Personal Money Market*		
Tier 1: \$0 - \$9,999	0.05%	0.05%
Tier 2: \$10,000 - \$99,999	0.15%	0.15%
Tier 3: \$100,000+	0.20%	0.20%

\* Fees could reduce earnings on account.  
The rate may change after account is opened.

## Business Checking and Savings Rates

Product	Interest Rate	APY
<b>Business Savings</b>	0.05%	0.05%
<b>Business One Checking</b>	0.05%	0.05%
<b>Business Money Market*</b>		
Tier 1: \$0 - \$9,999	0.05%	0.05%
Tier 2: \$10,000 - \$99,999	0.15%	0.15%
Tier 3: \$100,000+	0.20%	0.20%

\* Fees could reduce earnings on account.  
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## CD Rates

Term	Interest Rate	APY
182 Day (6 months)*	0.40%	0.40%
12 Month	0.50%	0.50%
18 Month	0.60%	0.60%
24 Month	0.70%	0.70%
36 Month	0.80%	0.80%
48 Month	0.90%	0.90%
60 Month	1.00%	1.00%

*\* Cannot be compounded. Annual Percentage Yield (APY) is compounded quarterly  
A penalty may be imposed for early withdrawal  
\$500 minimum deposit – All other CDs*